

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MARKESHA JONES

Debtor(s)

Case No. 15-09904

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/19/2015.
- 2) The plan was confirmed on 09/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/26/2016, 01/23/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/13/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$319,500.00.
- 10) Amount of unsecured claims discharged without payment: \$132,808.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,446.79
Less amount refunded to debtor	\$250.19

NET RECEIPTS: **\$8,196.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,785.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$354.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,139.00**

Attorney fees paid and disclosed by debtor: \$215.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	775.00	689.55	689.55	100.92	0.00
AT&T SERVICES INC	Unsecured	876.00	742.19	742.19	108.63	0.00
BANK OF AMERICA NA	Unsecured	NA	201.37	201.37	29.47	0.00
CAVALRY PORTFOLIO SVCS LLC	Unsecured	508.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	0.00	508.25	508.25	74.39	0.00
CAVALRY SPV I LLC	Unsecured	NA	376.01	376.01	55.03	0.00
CERASTES LLC	Unsecured	576.00	499.11	499.11	73.05	0.00
CHASE	Unsecured	561.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	99.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	4,765.00	8,715.90	8,715.90	1,275.66	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	12,000.00	11,536.80	11,536.80	1,688.53	0.00
CITY OF CHICAGO MUNICIPAL	Unsecured	NA	209.00	209.00	30.59	0.00
COMENITY BANK	Unsecured	151.00	242.26	242.26	35.46	0.00
DEVRY INC	Unsecured	700.00	177.18	177.18	25.93	0.00
DEVRY INC/ADTALEM GLOBAL EDU	Unsecured	NA	749.51	749.51	109.70	0.00
Diversified Consulta	Unsecured	877.00	NA	NA	0.00	0.00
DUVERA FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
GEGRB	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	208.00	208.07	208.07	30.45	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	502.00	502.92	502.92	73.61	0.00
PCC COMMUNITY WELLNESS	Unsecured	300.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	430.00	238.94	238.94	34.97	0.00
PRA RECEIVABLES MGMT	Unsecured	355.00	355.70	355.70	52.06	0.00
PRA RECEIVABLES MGMT	Unsecured	122.00	222.93	222.93	32.63	0.00
PRA RECEIVABLES MGMT	Unsecured	331.00	299.73	299.73	43.87	0.00
PRA RECEIVABLES MGMT	Unsecured	0.00	200.00	200.00	29.27	0.00
QUANTUM3 GROUP LLC	Unsecured	254.00	224.42	224.42	32.85	0.00
QUANTUM3 GROUP LLC	Unsecured	531.00	531.56	531.56	77.80	0.00
SYNCB	Unsecured	376.00	NA	NA	0.00	0.00
TARGET	Unsecured	133.00	NA	NA	0.00	0.00
TARGET	Unsecured	NA	291.96	291.96	42.73	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TORRES CREDIT SVC	Unsecured	163.00	NA	NA	0.00	0.00
TSI 980	Unsecured	285.00	NA	NA	0.00	0.00
TSI 980	Unsecured	287.00	NA	NA	0.00	0.00
TSI 980	Unsecured	359.00	NA	NA	0.00	0.00
TSI 980	Unsecured	360.00	NA	NA	0.00	0.00
TSI 980	Unsecured	498.00	NA	NA	0.00	0.00
TSI 980	Unsecured	785.00	NA	NA	0.00	0.00
TSI 980	Unsecured	929.00	NA	NA	0.00	0.00
TSI 980	Unsecured	1,139.00	NA	NA	0.00	0.00
TSI 980	Unsecured	1,141.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	8,179.00	54,845.88	54,845.88	0.00	0.00
US DEPT OF ED NELNET	Unsecured	6,643.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	6,211.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	4,577.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	4,577.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	4,020.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	3,495.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,956.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,907.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,907.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,570.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	1,780.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	1,750.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	464.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	290.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Secured	NA	314,795.42	349,216.32	0.00	0.00
WELLS FARGO BANK	Secured	NA	34,420.90	34,420.90	0.00	0.00
WEST SUBURBAN HEALTH CARE	Unsecured	350.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$349,216.32	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$34,420.90	\$0.00	\$0.00
TOTAL SECURED:	\$383,637.22	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$82,569.24	\$4,057.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,139.00</u>
Disbursements to Creditors	<u>\$4,057.60</u>

TOTAL DISBURSEMENTS : **\$8,196.60**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/28/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.